

United States Bankruptcy Court

Case 07-25079 Doc 1 Page 1 of 64

Eastern District of California
Sacramento Division

VOLUNTARY PETITION

Name of Debtor - (If individual, enter Last, First, Middle):

MENDOZA, ARMINDA

All Other Names used by the Debtor in the last 8 years
(include married, maiden, and trade names):

None

Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No.
(if more than one, state all):
7650

Street Address of Debtor (No. & Street, City, and State):

705 DATE STREET
ORLAND, CAZip Code
95963County of Residence or of the
Principal Place of Business: Butte

Mailing Address of Debtor (if different from street address):

Zip Code

Name of Joint Debtor (Spouse) (Last, First, Middle):

MENDOZA, GONZALO

All Other Names used by the Joint Debtor in the last 8 years
(include married, maiden, and trade names):

None

Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No.
(if more than one, state all):
7711

Street Address of Joint Debtor (No. & Street, City, and State):

705 DATE STREET
ORLAND, CAZip Code
95963County of Residence or of the
Principal Place of Business: Butte

Mailing Address of Joint Debtor (if different from street address):

Zip Code

Location of Principal Assets of Business Debtor:
(if different from address listed above)

Zip Code

Type of Debtor (Form of Organization)
(Check one box)

- ☒ Individual (includes joint debtors)
See Exhibit D on page 2 of this form.
- ☐ Corporation (includes LLC and LLP)
- ☐ Partnership
- ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)

Nature of Business
(Check one box)

- ☐ Health Care Business
- ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)
- ☐ Railroad
- ☐ Stockbroker
- ☐ Commodity Broker
- ☐ Clearing Bank
- ☐ Other

Tax-Exempt Entity
(Check box, if applicable)

- ☐ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).

Filing Fee (Check one box)

- ☒ Full filing fee attached
- ☐ Filing fee to be paid in installments. (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.
- ☐ Filing fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B

Chapter of Bankruptcy Code Under Which
the Petition is Filed (Check one box)

- ☒ Chapter 7
- ☐ Chapter 9
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
- ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding
- ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding

Nature of Debts (Check one box)

- ☒ Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☐ Debts are primarily business debts.

Chapter 11 Debtors

Check one box:

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101(51D).
- ☐ Debtor is not a small business as defined in 11 U.S.C. § 101(51D).

Check if:

- ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.

Check all applicable boxes:

- ☐ A plan is being filed with this petition.
- ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information (Estimates only)

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	Over 100,000
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets

- ☐ \$0 to \$10,000
- ☐ \$10,000 to \$100,000
- ☒ \$100,000 to \$1 million
- ☐ \$1 million to \$100 million
- ☐ More than \$100 million

Estimated Liabilities

- ☐ \$0 to \$50,000
- ☐ \$50,000 to \$100,000
- ☒ \$100,000 to \$1 million
- ☐ \$1 million to \$100 million
- ☐ More than \$100 million

THIS SPACE FOR COURT USE ONLY

2007-25079

FILED

July 02, 2007

2:53 PM

RELIEF ORDERED

CLERK, U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA

0000817151

Voluntary Petition

(This page must be completed and filed in every case.)

Name of Debtor(s):

ARMINDA MENDOZA and GONZALO MENDOZA

Prior Bankruptcy Case Filed Within Last 8 Years (If more than one, attach additional sheets)

Location

Where Filed:

None

Case Number

Date Filed

Pending Bankruptcy Case Filed By Any Spouse, Partner Or Affiliate Of This Debtor (If more than one, attach additional sheet)

Name of Debtor

None

Case Number

Date Filed

District

Relationship

Judge

Exhibit A

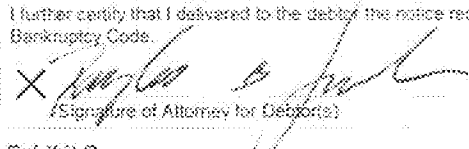
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.
Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.

X 
(Signature of Attorney for Debtor(s))

7-2-7
Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made part of this petition.

☒ No
Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.
Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Statement by a Debtor Who Resides as a Tenant of a Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 90-day period after the filing of this petition.

Voluntary Petition

(This page must be completed and filed in every case).

Name of Debtor(s):

ARMINDA MENDOZA and GONZALO MENDOZA

SIGNATURES**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

(If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7) I am aware that I may proceed under chapter 7, 11, 12 and 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

(If no attorney represents me and no bankruptcy petition preparer signs the petition) I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Gonzalo Mendoza
Signature of DebtorX Arminda Mendoza
Signature of Joint Debtor

Telephone Number (if not represented by attorney)

7-2-07
Date**Signature of Attorney**X Douglas B. Jacobs
Signature of Attorney for Debtor(s)
Douglas B. Jacobs 064153
Printed Name of Attorney for Debtor(s)
Jacobs, Anderson, Potter & Chaplin
Firm Name20 Independence Circle
Chico, CA 95973
Address(530) 342-6144
Telephone Number(530) 342-6310
Fax NumberE-mail: djacobs@jacobsanderson.com
7/2/07
Date**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.☐ Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.X
(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 10B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110)

Address

X
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

United States Bankruptcy Court

Eastern District of California

Sacramento Division

In re: ARMINDA MENDOZA and GONZALO MENDOZA

Case No.

(If Known)

Debtors

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts of all claims from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$220,000.00		
B - Personal Property	Yes	5	\$46,632.90		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$237,621.98	
E - Creditors Holding Unsecured Priority Claims (Total of Claims of Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Non Priority Claims	Yes	3		\$42,083.36	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$5,917.73
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$5,978.55
TOTAL		18	\$266,632.90	\$279,705.34	

In re: ARMINDA MENDOZA and GONZALO MENDOZA

Case No.

Chapter 7

Last four digits of Social Security No.: 7650

Debtors 7711

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
FAMILY RESIDENCE 3 BEDROOM 2 BATH SINGLE FAMILY HOME 1344 SQUARE FT. 705 DATE STREET ORLAND, CA 95963		J	\$220,000.00	\$222,872.56 Mortgage
Total:			\$220,000.00	

In re: ARMINDA MENDOZA and GONZALO MENDOZA

Case No.

Chapter 7

Last four digits of Social Security No.: 7650

Debtors

7711

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child".

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		JOINT CHECKING AND SAVINGS ACCOUNT JOINT CHECKING AND SAVINGS ACCOUNT # 8145 820 PLAZA WAY YUBA CITY, CA 95991	J	\$0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		HOUSEHOLD APPLIANCES REFRIDGERATOR, WASHER, DRYER, STOVE 705 DATE STREET ORLAND, CA 95963	J	\$450.00
		MISC. HOUSEHOLD ITEMS ENTERTAINMENT CENTER, TELEVISION, TWO BEDROOM SETS, COUCHES AND LOVE SEAT, KITCHEN TABLE, 705 DATE STREET ORLAND, CA 95963	J	\$450.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		CLOTHING MISC. WOMENS, MENS AND CHILDRENS CLOTHING 705 DATE STREET ORLAND, CA 95963	J	\$300.00
7. Furs and jewelry.		JEWELRY WEDDING SET 705 DATE STREET ORLAND, CA 95963	J	\$1,150.00

In re: ARMINDA MENDOZA and GONZALO MENDOZA

Case No.

Chapter 7

Last four digits of Social Security No.: 7650
 Debtors 7711

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
8. Firearms and sports, photographic, and other hobby equipment.	<input checked="" type="checkbox"/>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<input checked="" type="checkbox"/>			
10. Annuities. Itemize and name each issuer.	<input checked="" type="checkbox"/>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	<input checked="" type="checkbox"/>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Johns Manville 401k Individual Retirement Account FOR INFORMATION ONLY NOT PROPERTY OF THE ESTATE	I	\$23,127.90
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<input checked="" type="checkbox"/>			
14. Interests in partnerships or joint ventures. Itemize.	<input checked="" type="checkbox"/>			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	<input checked="" type="checkbox"/>			
16. Accounts receivable.	<input checked="" type="checkbox"/>			

In re: ARMENDA MENDOZA and GONZALO MENDOZA

Case No.

Chapter 7

Last four digits of Social Security No.: 7650

Debtors

7711

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<input checked="" type="checkbox"/>			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	<input checked="" type="checkbox"/>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<input checked="" type="checkbox"/>			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<input checked="" type="checkbox"/>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<input checked="" type="checkbox"/>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<input checked="" type="checkbox"/>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<input checked="" type="checkbox"/>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<input checked="" type="checkbox"/>			
25. Automobiles, trucks, trailers, and other vehicles.		FORD EXPEDITION 1998 FORD EXPEDITION 95000 MILES 705 DATE STREET ORLAND, CA 95963	J	\$7,320.00

In re: ARMINDA MENDOZA and GONZALO MENDOZA

Case No.

Chapter 7

Last four digits of Social Security No.: 7650

Debtors

7711

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25. Automobiles, trucks, trailers, and other vehicles.		NISSAN FRONTIER 2006 NISSAN FRONTIER 20000 MILES 705 DATE STREET ORLAND, CA 95963	J	\$13,635.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			

In re: ARMINDA MENDOZA and GONZALO MENDOZA

Case No.

Chapter 7

Last four digits of Social Security No.: 7650

Debtors

7711

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		CAMPING EQUIPMENT MISC. FAMILY CAMPING EQUIPMENT 705 DATE STREET ORLAND, CA 95963	J	\$200.00
		Tax Return Possible 2007 Income Tax Return	J	\$1,000.00
		Time Share Trend West Timeshare PO Box 93843 Las Vegas, Nevada 89193	J	\$25,947.00
Sheet no. <u>4</u> of <u>4</u> continuation sheets attached to Schedule of Personal Property				Total ⇨ \$73,579.90

In re: ARMINDA MENDOZA and GONZALO MENDOZA

Case No.

Chapter 7

Last four digits of Social Security No.: 7650

Debtors 7711

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

☐ 11 U.S.C. 522(b)(2)

☒ 11 U.S.C. 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
HOUSEHOLD APPLIANCES REFRIDGERATOR, WASHER, DRYER, STOVE	CCP § 703.140(b)(3)	\$450.00 Claimed By: Both	\$450.00
MISC. HOUSEHOLD ITEMS ENTERTAINMENT CENTER, TELEVISION, TWO BEDROOM SETS, COUCHES AND LOVE SEAT, KITCHEN TABLE.	CCP § 703.140(b)(3)	\$450.00 Claimed By: Both	\$450.00
CLOTHING MISC. WOMENS, MENS AND CHILDRENS CLOTHING	CCP § 703.140(b)(3)	\$300.00 Claimed By: Both	\$300.00
JEWELERY WEDDING SET	CCP § 703.140(b)(4)	\$1,150.00 Claimed By: Both	\$1,150.00
CAMPING EQUIPMENT MISC. FAMILY CAMPING EQUIPMENT	CCP § 703.140(b)(5)	\$200.00 Claimed By: Both	\$200.00
Tax Return Possible 2007 Income Tax Return	CCP § 703.140(b)(5)	\$1,000.00 Claimed By: Both	\$1,000.00

In re: ARMINDA MENDOZA and GONZALO MENDOZA

Case No.

Chapter 7

Last four digits of Social Security No.: 7650
Debtors 7711

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	HUS., WIFE, JOINT, OR COMM	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No: 4107 CHASE MORTGAGE PO BOX 509011 SAN DIEGO, CA 92150	J		Date Incurred: Nature of Lien: Mortgage Property: FAMILY RESIDENCE VALUE: \$220,000.00				\$222,872.56	\$2,872.56
Account No: 4503 SIERRA CENTRAL CREDIT UNION 820 PLAZA WAY YUBA CITY, CA 95991	J		Date Incurred: Nature of Lien: Secured by Vehicle Property: FORD EXPEDITION VALUE: \$7,320.00				\$11,536.63	\$4,216.63
Account No: Trendwest PO Box 93843 Las Vegas, NV 89193	J		Date Incurred: Nature of Lien: Secured by Timeshare Property: Time Share VALUE: \$25,947.00				\$26,000.00	\$53.00
Account No: 9455 WACHOVIA DEALER SERVICES PO BOX 25341 SANTA ANA, CA 92799	J		Date Incurred: Nature of Lien: Secured by Vehicle Property: NISSAN FRONTIER VALUE: \$13,635.00				\$14,749.42	\$1,114.42

() continuation sheet(s) attached

(Total of this page)	Subtotal	⇒	\$275,158.61	\$8,256.61
(Use only on last page)	Total	⇒	\$275,158.61	\$8,256.61
			(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re: ARMINDA MENDOZA and GONZALO MENDOZA

Case No.

Chapter 7

Last four digits of Social Security No.: 7650

Debtors

7711

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Report the total amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITIES (Check the appropriate box(s) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of a debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheet(s) attached

In re: ARMINDA MENDOZA and GONZALO MENDOZA

Case No.

Chapter 7

Last four digits of Social Security No.: 7650

Debtors

7711

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112, Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	C O D E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No: 3631 BENEFICIAL 1950 E. 20TH STREET SUITE 1-901 CHICO, CA 95928		J	Date Incurred: Consideration for Claim: charge account				\$6,683.50
Account No: 8562 Capital One P.O. Box 60024 City of Industry, CA 91716-0024		J	Date Incurred: Consideration for Claim: charge account				\$594.55
Account No: 4842 Capital One P.O. Box 60024 City of Industry, CA 91716-0024		J	Date Incurred: Consideration for Claim: charge account				\$443.33
Account No: 9824 Chase P.O. Box 15145 Wilmington, DE 19850		J	Date Incurred: Consideration for Claim: charge account				\$1,937.31
Account No: 1188 Chase P.O. Box 15145 Wilmington, DE 19850		J	Date Incurred: Consideration for Claim: charge account				\$256.85
Account No: 7194 CHEVRON CREDIT BANK PO BOX 2001 CONCORD, CA 94529		J	Date Incurred: Consideration for Claim: charge account				\$513.16

(Total of this page) Subtotal ⇨ \$10,428.70
Total ⇨ N/A

2 continuation sheet(s) attached

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

In re: ARMINDA MENDOZA and GONZALO MENDOZA

Case No.

Chapter 7

Last four digits of Social Security No.: 7650

Debtors 7711

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	C O D E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No: 4163 DIRECT MERCHANTS P.O. BOX 105278 ATLANTA, GA 30348-5278		J	Date Incurred: Consideration for Claim: charge account				\$1,401.45
Account No: 8740 DOUGLAS R. MEYERS 119 YELLOW STONE SDEIVE CHICO, CA 95973		J	Date Incurred: Consideration for Claim: Medical Debt				\$18.40
Account No: HERITAGE FAMILY LIBRARY PO BOX 305147 NASHVILLE, TN 37230		J	Date Incurred: Consideration for Claim: Unsecured debt				\$58.90
Account No: 8041 HSBC MASTER CARD PO BOX 60102 CITY OF INDUSTRY, CA 91716		J	Date Incurred: Consideration for Claim: charge account				\$756.26
Claim assignee Account No: 8041 AVM PO BOX 129 THOROFARE, NJ 08086			Claim Assignee For: HSBC MASTER CARD				
Account No: *1192 JAMES CORONA 203 WARKER STREET ORLAND, CA 95963		J	Date Incurred: Consideration for Claim: Medical Debt				\$227.40
Account No: 5987 Lowe's p.O. Box 105980 Dept 79 Atlanta, GA 30353		J	Date Incurred: Consideration for Claim: charge account				\$767.98

(Total of this page) Subtotal ⇨ \$3,230.39

Total ⇨ N/A

Sheet no. 1 of 2 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re: ARMINDA MENDOZA and GONZALO MENDOZA

Case No.

Chapter 7

Last four digits of Social Security No.: 7650

Debtors

7711

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	C O D E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No: 6987 Lowes p.O. Box 105980 Dept 79 Atlanta, GA 30353		J	Date Incurred: Consideration for Claim: charge account				\$551.62
Account No: 4023 Mervyns p.O. box 4579 Carol Stream, IL 60197-4579		J	Date Incurred: Consideration for Claim: charge account				\$65.21
Claim assignee Account No: 4023 ENCORE RECIEVABLE MANAGEMENT 400 N ROGERS ROAD OLATHE, KS 66063			Claim Assignee For: Mervyns				
Account No: 0718 RETAIL SERVICES BEST BUY P.O. BOX 60148 CITY OF INDUSTRY, CA 91716		J	Date Incurred: Consideration for Claim: charge account				\$214.48
Claim assignee Account No: 0718 HSBC RETAIL SERVICES PO BOX 4144 CAROL STREAM, IL 60197			Claim Assignee For: RETAIL SERVICES				
Account No: 7143 SEARS P.O. BOX 182392 COLUMBUS, OH 43218		J	Date Incurred: Consideration for Claim: charge account				\$1,645.02
Account No: 0624 TRENDWEST PO BOX 93843 LAS VEGAS, NV 89193		J	Date Incurred: Consideration for Claim: Unsecured debt				\$25,947.94

(Total of this page) Subtotal ⇔ \$28,424.27

Total ⇔ \$42,083.36

Sheet no. 2 of 2 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re: ARMINDA MENDOZA and GONZALO MENDOZA

Case No.

Chapter 7

Last four digits of Social Security No.: 7650

Debtors

7711

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e. "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
--	---

In re: ARMINDA MENDOZA and GONZALO MENDOZA

Case No.

Chapter 7

Last four digits of Social Security No.: 7650

Debtors

7711

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR.

NAME AND ADDRESS OF CREDITOR

GONZALO MENDOZA

In re: ARMINDA MENDOZA and GONZALO MENDOZA

Case No.

Chapter 7

Last four digits of Social Security No.: 7650

Debtors

7711

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:		DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S)		AGE(S)
Married	DAUGHTER		5
	Son		16
	DAUGHTER		10
	Son		15
	SON		2

Employment	DEBTOR		SPOUSE
Occupation	PRODUCTION WORK	Occupation	PRODUCTION
Name of Employer	JOHNS MANVILLE	Name of Employer	JOHNS MANVILLE
How long employed	6 years 6 months	How long employed	1 year
Address of Employer	5916 COUNTY ROAD 49 WILLOWS, CA 95988	Address of Employer	5916 COUNTY ROAD 49 WILLOWS, CA 95988

Income: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (prorate if not paid monthly.)	\$3,314.74	\$4,365.83
2. Estimated monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	\$3,314.74	\$4,365.83
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$291.46	\$755.17
b. Insurance	\$177.80	\$250.77
c. Union dues	\$0.00	\$0.00
d. Other (Specify): 401K	\$287.65	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$756.90	\$1,005.94
6. TOTAL NET MONTHLY TAKE HOME PAY	\$2,557.84	\$3,359.89
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify)	\$0.00	\$0.00
12. Pension or retirement income	\$0.00	\$0.00

In re: ARMINDA MENDOZA and GONZALO MENDOZA

Case No.

Chapter 7

Last four digits of Social Security No.: 7650

Debtors

7711

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

(Continuation Sheet)

13. Other monthly income (Specify) _____	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$0.00	\$0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$2,557.84	\$3,359.89
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15; if Debtor is not married, repeat total reported on line 15)	\$5,917.73	

(Report also on Summary of Schedules and, if applicable, on Statistical
Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
None

Case No.

Chapter 7

7711

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

- | | | | |
|--|-----|-------------|------------|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | | | \$1,700.00 |
| a. Are real estate taxes included? | Yes | No X | |
| b. Is property insurance included? | Yes | No X | |
| 2. Utilities: a. Electricity and heating fuel | | | \$200.00 |
| b. Water and sewer | | | \$80.00 |
| c. Telephone | | | \$50.00 |
| d. Other : CABLE TELEVISION | | | \$80.00 |
| CELL PHONE | | | \$110.00 |
| GARBAGE SERVICE | | | \$56.00 |
| INTERNET SERVICE | | | \$10.00 |
| 3. Home maintenance (repairs and upkeep) | | | \$75.00 |
| 4. Food | | | \$1,050.00 |
| 5. Clothing | | | \$200.00 |
| 6. Laundry and dry cleaning | | | \$75.00 |
| 7. Medical and dental expenses | | | \$300.00 |
| 8. Transportation (not including car payments) | | | \$300.00 |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | | | \$40.00 |
| 10. Charitable contributions | | | \$0.00 |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | | | |
| a. Homeowner's or renter's | | | \$113.33 |
| b. Life | | | \$0.00 |
| c. Health | | | \$18.06 |
| d. Auto | | | \$74.16 |
| e. Other _____ | | | \$0.00 |
| 12. Taxes (not deducted from wages or included in home mortgage payments) | | | |
| Specify : _____ | | | \$0.00 |
| 13. Installment payments: (In Chapter 11, 12 and 13 cases, do not list payments to be included in the plan) | | | |
| a. Auto | | | \$637.00 |
| b. Other _____ | | | \$0.00 |
| 14. Alimony, maintenance, and support paid to others | | | \$200.00 |
| 15. Payments for support of additional dependents not living at your home | | | \$0.00 |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | | | \$0.00 |
| 17. Other : CHILD CARE EXPENSES | | | \$550.00 |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | | | \$5,918.55 |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: | | | |
| None | | | |
| 20. STATEMENT OF MONTHLY NET INCOME | | | |
| a. Average monthly income from Line 15 of Schedule I | | | \$5,917.73 |
| b. Average monthly expenses from Line 18 above | | | \$5,918.55 |
| c. Monthly net income (a. minus b.) | | | (\$0.82) |

UNITED STATES BANKRUPTCY COURT

Eastern District of California

Sacramento Division

In re:
ARMINDA MENDOZA
GONZALO MENDOZA
Debtors

Chapter 7
Case Number: _____

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL/JOINT DEBTOR

We declare under penalty of perjury that we have read the foregoing summary and schedules, consisting of 20 sheets (*total shown on summary page plus 2*), and that they are true and correct to the best of our knowledge, information and belief.

Date: 7-2-07

Signature: _____

ARMINDA MENDOZA

Date: 7-2-07

Signature: _____

GONZALO MENDOZA

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Print or Typed Name of Bankruptcy Petition Preparer: _____

Social Security Number
(Required by 11 USC § 110)

Address: _____

Tel. No.: _____

Signature of Bankruptcy Petition Preparer: _____

Date: _____

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, _____, of the _____, named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____

Signature: _____

Name: _____

Title: _____

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT

Eastern District of California

Sacramento Division

In re: ARMINDA MENDOZA and GONZALO MENDOZA

Case No. _____

Statement Of Financial Affairs

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"IN BUSINESS." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor may also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"INSIDER." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

None

[]

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Amount	Source (if more than one)	Year	Fiscal Year
J	\$63,230.00	FEDERAL INCOME TAX	2006	
J	\$41,242.00	FEDERAL INCOME TAX	2005	
J	\$60,346.00	FEDERAL INCOME TAX	2004	

None
[X]**2. Income other than from employment or operation of business**

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount	Source (if more than one)	Year
--------	---------------------------	------

3. Payments to creditors

Complete A. or B., as appropriate, and C.

None
[]

A. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
WACHOVIA DEALER SERVICES PO BOX 25341 SANTA ANA, CA 92799	05/14/07	\$642.00	\$14,749.42
SIERRA CENTRAL CREDIT UNION 820 PLAZA WAY YUBA CITY, CA 95991	04/27/2007	\$85.00	\$11,536.63

None
[X]

B. Debtors whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments / Transfers	Amount Paid or Value of Transfers	Amount Still Owing
------------------------------	-------------------------------	-----------------------------------	--------------------

None
[X] C. *All debtors:* List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor and Relationship to Debtor	Date of Payment	Amount Paid	Amount Still Owed
---	-----------------	-------------	-------------------

None
[X] 4. Suits and administrative proceedings, executions, garnishments and attachments
A. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Caption of Suit and Case Number	Nature of Proceeding	Court or Agency and Location	Status or Disposition
---------------------------------	----------------------	------------------------------	-----------------------

None
[X] B. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized	Date of Seizure	Description and Value of Property
--	-----------------	-----------------------------------

None
[] 5. Repossessions, foreclosures and returns
List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller	Date of Repossession, Foreclosure Sale, Transfer or Return	Description and Value of Property
CHASE MORTGAGE PO BOX 509011 SAN DIEGO, CA 92150	pending	705 DATE STREET ORLAND, CA 95963 \$220,000.00

None
[X]**6. Assignments and receiverships**

A. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee	Date of Assignment	Terms of Assignment or Settlement
------------------------------	--------------------	-----------------------------------

None
[X]

B. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian	Name and Location of Court, Case Title & Number	Date of Order	Description and Value of Property
-------------------------------	---	---------------	-----------------------------------

None
[X]**7. Gifts**

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person or Organization	Relationship to Debtor, if any	Date of Gift	Description and Value of Gift
--	--------------------------------	--------------	-------------------------------

None
[X]**8. Losses**

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property	Description of Circumstances and, If Loss was Covered in Whole or in Part By Insurance, Give Particulars	Date Of Loss
-----------------------------------	--	--------------

None

[]

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Name and Address of Payee	Date of Payment, Name of Payor if Other Than Debtor	Amount of Money or Description and Value of Property
Douglas B. Jacobs 20 Independence Circle Chico, CA 95973		\$1,500.00

None

[X]

10. Other transfers

A. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor	Date	Describe Property Transferred and Value Received
---	------	--

None

[X]

B. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or Other Device	Date(s) of Transfer(s)	Amount of Money or Description and Value of Property or Debtor's Interest in Property
-------------------------------	------------------------	---

None

[X]

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution	Type and Number of Account and Amount of Final Balance	Amount and Date of Sale or Closing
---------------------------------	--	------------------------------------

None
[X]

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository	Name and Addresses of Those With Access to Box or Depository	Description of Contents	Date of Transfer or Surrender, if any
--	--	-------------------------	---------------------------------------

None
[X]

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Date of Setoff	Amount of Setoff
------------------------------	----------------	------------------

None
[X]

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner	Description and Value of Property	Location of Property
---------------------------	-----------------------------------	----------------------

None
[X]

15. Prior address of debtor

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address	Name Used	Dates of Occupancy
---------	-----------	--------------------

None
[X]

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil,

surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None
[X]

A. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
-----------------------	---------------------------------------	----------------	-------------------

None
[X]

B. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
-----------------------	---------------------------------------	----------------	-------------------

None
[X]

C. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of Governmental Unit	Docket Number	Status or Disposition
---------------------------------------	---------------	-----------------------

None
[X]

18. Nature, location and name of business

A. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full-time or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

Name	Last Four Digits of Soc. Sec. No./ Complete EIN or Other Taxpayer I.D. No.	Address	Nature of Business	Beginning and Ending Dates
------	---	---------	-----------------------	-------------------------------

None
[X]

B. Identify any business listed in response to subdivision A., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Name	Address
------	---------

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct.

Date

7-2-07

Signature of Debtor

ARMINDA MENDOZA

Date

7-2-07

Signature of Joint Debtor, (if any)

GONZALO MENDOZA

[If completed on behalf of a partnership or corporation]

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date

Signature

Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 3 years, or both, 18 U.S.C. §§ 152 and 357.

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both, 18 U.S.C. § 156.

United States Bankruptcy Court
 Eastern District of California
 Sacramento Division

In re: ARMINDA MENDOZA and GONZALO MENDOZA

Case No.

Chapter 7

Last four digits of Social Security No.: 7650

Debtors

7711

INDIVIDUAL DEBTOR'S STATEMENT OF INTENTIONS

- ☒ We have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☐ We have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☒ We intend to do the following with respect to the property of the estate which secures those consumer debts:

Property Securing Debt					
Description of Property	Creditor's Name	Property will be surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. §722	Debt will be reaffirmed pursuant to 11 U.S.C. §524(c)
FAMILY RESIDENCE	CHASE MORTGAGE	X			
Time Share	Trendwest				X

Liability Intentions

Creditor's Name	Intention
TRENDWEST	Reaffirm debt pursuant to § 524(c)


Date:

7-2-07

Signed:



ARMINDA MENDOZA



GONZALO MENDOZA

UNITED STATES BANKRUPTCY COURT
Eastern District of California
Sacramento Division

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER §342 OF THE
BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

 Print name and title, if any, of Bankruptcy Petition Preparer

 Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)
 (Required by 11 USC § 110)

 Address

 Tel. No.

 Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

 Date

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

7-2-07
 Date

Arminda Mendoza
 Signature of Debtor
 ARMINDA MENDOZA

 Case Number, if known

7-2-07
 Date

Gonzalo Mendoza
 Signature of Joint Debtor
 GONZALO MENDOZA

Name: Douglas B. Jacobs
 Jacobs, Anderson, Potter & Chaplin
Address: 20 Independence Circle
 Chico, CA 95973
Telephone: (530) 342-6144
Fax: (530) 342-6310
[X] Attorney for Debtor Attorney's State Bar I.D. No.: 084153

UNITED STATES BANKRUPTCY COURT Eastern District of California Sacramento Division	
List all names including trade names, used by Debtor(s) within last 6 years: ARMINDA MENDOZA GONZALO MENDOZA	Case No. _____
Last four digits of Social Security No. 7650 Debtor Last four digits of Social Security No. 7711 Joint Debtor	NOTICE OF AVAILABLE CHAPTERS (Notice to Individual Consumer Debtor Under §342 of the Bankruptcy Code)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. **Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

ARMINDA MENDOZA and GONZALO MENDOZA

Printed Name(s) of Debtor(s)

Case No. (if known):

Signature of Debtor

Date

Signature of Joint Debtor (if any)

Date

UNITED STATES BANKRUPTCY COURT
Eastern District of California
Sacramento Division

In re:
ARMINDA MENDOZA
GONZALO MENDOZA
Debtors

Chapter 7
Case Number: _____

Notice to Clients Who Contemplate Filing Bankruptcy

The purposes of this Notice and the Statement Mandated by Section 527(b) of the Bankruptcy Code, which you have been provided as a separate document are to make you aware of some of your obligations should you file bankruptcy.

You are notified as follows:

1. All information that you are required to provide with your bankruptcy petitions and thereafter during your case is required to be complete, accurate, and truthful.
2. All your assets and all your liabilities are required to be completely and accurately disclosed in the documents filed to commence your case.
3. The value of each asset which is secured by a lien on such asset must be stated in the documents filed to commence your case as the replacement value of such an asset after reasonable inquiry to establish its value. The replacement value means the replacement value as of the date of the filing of the bankruptcy petition without deduction for costs of sale or marketing. With respect to property acquired for personal, family, or household purposes, replacement value means the price a retail merchant would charge for property of that kind considering the age and condition of the property at the time value is determined.
4. After reasonable inquiry you are required to state your current monthly income. Current monthly income is defined in section 101(10A) of the Bankruptcy Code:
The term "current monthly income"-
(A) means the average monthly income from all sources that the debtor received (or in a joint case the debtor and the debtor's spouse receive) without regard to whether such income is taxable income, derived during the 6 month period ending on-
(i) the last day of the calendar month immediately preceding the date of the commencement of the case if they debtor files the schedule of current income required by section 521(a)(1)(B)(ii); or
(ii) the date on which current income is determined by the court for purposes of this title of the debtor does not file the schedule of current income required by section 521(a)(1)(B)(ii); and
(B) Includes any amount paid by any entity other than the debtor (or in a joint case the debtor and the debtor's spouse), on a regular basis for the household expenses of the debtor or the debtor's dependents (and in a joint case the debtor's spouse if not otherwise a dependant), but excludes benefits received under the Social Security Act, payments to victims of war crimes or crimes against humanity on account of their status as victims of such crimes, and payments to victims of international terrorism (as defined in section 2331 of title 18) or domestic terrorism (as defined in section 2331 of title 18) on account of their status as victims of such terrorism.
5. After reasonable inquiry you are required to state the amounts set out in section 707(b)(2)(A) of the Bankruptcy Code. Those amounts are defined as:

(ii) (I) The debtor's monthly expenses shall be the debtor's applicable monthly expense amounts specified under the National Standards and Local Standards, and the debtor's actual monthly expenses for the categories specified as Other Necessary Expenses issued by the Internal Revenue Service for the area in which the debtor resides, as in effect on the date of the order for relief, for the debtor, the dependents of the debtor, and the spouse of the debtor in a joint case, if the spouse is not otherwise a dependent. Such expenses shall include reasonable necessary health insurance, disability insurance, and health savings account expenses for the debtor, the spouse of the debtor, or the dependents of the debtor. Nor withstanding any other provision of this clause, the monthly expenses of the debtor shall not include any payments for debts. In addition, the debtor's monthly expenses shall include the debtor's reasonable necessary expenses incurred to maintain the safety of the debtor and the family of the debtor from family violence as identified under section 309 of the Family Violence Prevention and Services Act, or other applicable Federal law. The expenses included in the debtor's monthly expenses described in the preceding sentence shall be kept confidential by the court. In addition, if it is

demonstrated that it is reasonable and necessary, the debtor's monthly expenses may also include an additional allowance for food and clothing of up to 5 percent of the food and clothing categories as specified by the National Standards issued by the Internal Revenue Service.

(II) In addition, the debtor's monthly expenses may include, if applicable, the continuation of actual expenses paid by the debtor that are reasonable and necessary for care and support of an elderly, chronically ill, or disabled household member or member of the debtor's immediate family (including parents, grandparents, siblings, children, and grandchildren of the debtor, the dependents of the debtor, and the spouse of the debtor in a joint case who is not a dependant) and who is unable to pay for such reasonable and necessary expenses.

(III) In addition, for a debtor eligible for chapter 13, the debtor's monthly expenses may include the actual administrative expenses of administering a chapter 13 plan for the district in which the debtor resides, up to an amount of 10 percent of the projected plan payments, as determined under schedules issued by the Executive Office for United States Trustees.

(IV) In addition, the debtor's monthly expenses may include the actual expenses for each dependent child less than 18 years of age, not to exceed \$1,500 per year per child, to attend a private or public elementary or secondary school if the debtor provides documentation of such expenses and a detailed explanation of why such expenses are reasonable and necessary, and why such expenses are reasonable and necessary, and why such expenses are not already accounted for in the National Standards, Local Standards, or Other Necessary Expenses referred to in subclause (I)

(V) In addition, the debtor's monthly expenses may include an allowance for housing and utilities, in excess of the allowance specified by the Local Standards for housing and utilities issued by the Internal Revenue Service, based on the actual expenses for home energy costs if the debtor provides documentation of such actual expenses and demonstrates that such actual expenses are reasonable and necessary.

(iii) The debtor's average monthly payments on account of secured debts shall be calculated as the sum of

(I) The total of all amounts scheduled as contractually due to secured creditors in each month of the 60 months following the date of the petition; and

(II) Any additional payments to secured creditors necessary for the debtor, in filing a plan under chapter 13 of this title, to maintain possession of the debtor's primary residence, motor vehicle, or other property necessary for the support of the debtor and the debtor's dependents, that serves as collateral for secured debts;

divided by 60.

(iv) The debtor's expenses for payment of all priority claims (including priority child support and alimony claims) shall be calculated as the total amount of debts entitled to priority, divided by 60.

6. In a case under Chapter 13, after reasonable inquiry, you are required to state your disposable income determined in accordance with section 707(b)(2) of the Bankruptcy Code. Disposable income is defined in section 1325(b) of the Bankruptcy Code:

(2) For purposes of this subsection, the term "disposable income" means current monthly income received by the debtor (other than child support payments, foster care payments, or disability payments for a dependent child made in accordance with applicable nonbankruptcy law to the extent reasonable necessary to be expended for such child) less amounts reasonably necessary to be expended

(A) (i) For the maintenance or support of the debtor or a dependant of the debtor or for a domestic support obligation, that first becomes payable after the date the petition is filed; and

(ii) For charitable contributions (the meet the definition of "charitable contribution" under section 548(d)(3)) to a qualified religious or charitable entity or organization (as defined in section 548(d)(4)) in an amount not to exceed 15 percent of gross income of the debtor for the year in which the contributions are made; and

(B) If the debtor is engaged in business, for the payment of expenditures necessary for the continuation, preservation, and operation of such business.

(3) Amounts reasonably necessary to be expended under paragraph (2) shall be determined in accordance with subparagraphs (A) and (B) of section 707(b)(2), if the debtor has current monthly income, when multiplied by 12, greater than-

(A) in the case of a debtor in a household of 1 person, the median family income of the applicable State for 1

earner:

(B) in the case of a debtor in a household of 2, 3, or 4 individuals, the highest median family income of the applicable State for a family of the same number or fewer individuals; or

(C) in the case of a debtor in a household exceeding 4 individuals, the highest median family income of the applicable State for a family of 4 or fewer individuals, plus \$525 per month for each individual in excess of 4.

7. Information that you provide during your case may be audited pursuant to the provisions of the Bankruptcy Code. Your failure to provide information may result in dismissal of your case or other sanctions, including criminal sanctions.

I/we, the debtor(s), hereby acknowledge that I/we have received a copy of the foregoing "Notice to Clients Who Contemplate Filing Bankruptcy" and have read and understood its contents.

Date:

7-2-07

Signature:

Arminda Mendoza
ARMINDA MENDOZA

Date:

7-2-07

Signature:

Gonzalo Mendoza
GONZALO MENDOZA

UNITED STATES BANKRUPTCY COURT
 Eastern District of California
 Sacramento Division

In re:
 ARMINDA MENDOZA
 GONZALO MENDOZA
 Debtors

Chapter 7
 Case Number: _____

Statement Required by Section 527(b) of the Bankruptcy Code

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules, and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than Chapter 7 or Chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

I/we, the debtor(s), hereby acknowledge that I/we have received a copy of the foregoing notice "Important Information About Bankruptcy Assistance Services" and have read and understood its contents.

Date: 7-20-07

Signature: 
 ARMINDA MENDOZA

Date: 7-7-07

Signature: 
 GONZALO MENDOZA

UNITED STATES BANKRUPTCY COURT
Eastern District of California
Sacramento Division

In re:
ARMINDA MENDOZA
GONZALO MENDOZA
Debtors

Chapter 7
Case Number: _____

DECLARATION OF DEBTOR REGARDING ANTICIPATED INCREASES IN INCOME AND EXPENSES WITHIN 12
MONTHS OF PETITION DATE

I (we), the undersigned debtor(s), declare that I (we) anticipate increases in my (our) income and expenses within 12 months of the petition date in this case as follows:

Anticipated Increases in Income:

Anticipated Increases in Expenses:

I (we) declare under penalty of perjury that the foregoing is true and correct to the best of my (our) knowledge.

Date: 7-2-07

Signature:

Arminda Mendoza
ARMINDA MENDOZA

Date: 7-2-07

Signature:

Gonzalo Mendoza
GONZALO MENDOZA

Form B22A (Chapter 7) (04/07)

In re: **ARMINDA MENDOZA and
GONZALO MENDOZA**

Debtor(s)

Case Number:

(If known)

According to the calculations required by this statement:

☐ The presumption arises.☒ The presumption does not arise.

(Check the box as directed in Parts I, III, and VI of this statement.)

**CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME
AND MEANS-TEST CALCULATION**

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

Part I. EXCLUSION FOR DISABLED VETERANS

1 If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.

Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.

a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.

b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11.

2 c. Married, not filing jointly, without the declaration of separate households set out in 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.

d. ☒ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.

All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.

Column A
Debtor's
IncomeColumn B
Spouse's
Income

3 Gross wages, salary, tips, bonuses, overtime, commissions.

\$3,209.54

\$3,874.34

Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.

4 a. Gross receipts \$0.00

b. Ordinary and necessary business expenses \$0.00

c. Business income Subtract Line b from Line a

\$0.00

\$0.00

Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate columns of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.

5 a. Gross receipts \$0.00

b. Ordinary and necessary operating expenses \$0.00

c. Rental income Subtract Line b from Line a

\$0.00

\$0.00

6 Interest, dividends and royalties.

\$0.00

\$0.00

7 Pension and retirement income.

\$0.00

\$0.00

8 Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child or spousal support. Do not include amounts paid by the debtor's spouse if Column B is completed.

\$0.00

\$0.00

9 Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:

Unemployment compensation claimed to be a benefit under the Social Security Act

Debtor

\$0.00

Spouse

\$0.00

\$0.00

\$0.00

10	Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount.		
	Total and enter on Line 10.	\$0.00	\$0.00
11	Subtotal of Current Monthly Income for § 707(b)(7). Add lines 3 through 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$3,209.54	\$3,874.34
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$7,083.88	

Part III. APPLICATION OF § 707(b)(7) EXCLUSION

13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$85,006.56
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	
	a. Enter debtor's state of residence: California b. Enter debtor's household size: 6	\$86,796.00
15	<p>Application of Section § 707(b)(7). Check the applicable box and proceed as directed.</p> <p><input checked="" type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete parts IV, V, VI, or VII.</p> <p>The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.</p>	

Complete Parts IV, V, VI and VII of this statement only if required. (See Line 15).

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)

16	Enter the amount from Line 12.	
17	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.	
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	

Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

19	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	
20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expenses for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.	
	a. IRS Housing and Utilities Standards; mortgage/rental expense	
	b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	
	c. Net mortgage/rental expense	Subtract Line b from Line a.

21	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>
22	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.</p> <p>0 1 2 or more</p> <p>Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>
23	<p>Local Standards: transportation ownership/lease expense; Vehicle 1 Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p>1 2 or more</p> <p>Enter, in the line below, the amount from IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.</p> <p>a. IRS Transportation Standards, Ownership Costs, First Car</p> <p>b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</p> <p>c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a.</p>
24	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.</p> <p>a. IRS Transportation Standards, Ownership Costs, Second Car</p> <p>b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</p> <p>c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a.</p>
25	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>
26	<p>Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as non-mandatory 401(k) contributions.</p>
27	<p>Other Necessary Expenses: life insurance. Enter average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</p>
28	<p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 44.</p>
29	<p>Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>

30	Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.
31	Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care expenses that are not reimbursed by insurance or paid by a health savings account. Do not include payments for health insurance or health savings accounts listed in Line 34.
32	Other Necessary Expenses: telecommunication services. Enter the average monthly amount that you actually pay for telecommunications services other than your basic home telephone service—such as cell phones, pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.

Subpart B: Additional Expense Deductions under § 707(b)
Note: Do not include any expenses that you have listed in Lines 19-32

34	Health Insurance, Disability Insurance and Health Savings Account Expenses. List and total the average monthly amounts that you actually pay for yourself, your spouse, or your dependents in the following categories. <table border="0"> <tr> <td>a.</td> <td>Health Insurance</td> <td>_____</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>_____</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>_____</td> </tr> </table> <p align="right">Total: Add Lines a, b and c</p>	a.	Health Insurance	_____	b.	Disability Insurance	_____	c.	Health Savings Account	_____
a.	Health Insurance	_____								
b.	Disability Insurance	_____								
c.	Health Savings Account	_____								
35	Continued contributions to the care of household or family members. Enter the actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.									
36	Protection against family violence. Enter any average monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Protection and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court									
37	Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.									
38	Educational expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$137.50 per child, in providing elementary and secondary education for your dependent children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.									
39	Additional food and clothing expenses. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.									
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).									
41	Total Additional Expense Deductions under § 707 (b). Enter the total of Lines 34 through 40									

Subpart C: Deductions for Debt Payment

42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page. Total and enter on Line 42
----	--

43	<p>Other payments on secured claims. If any of the debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession of foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.</p> <p>Total and enter on Line 43</p>						
44	<p>Payments on priority claims. Enter the total amount of all priority claims (including priority child support and alimony claims), divided by 60.</p>						
45	<p>Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.</p> <table border="0"> <tr> <td>a. Projected average monthly Chapter 13 plan payment.</td> <td></td> </tr> <tr> <td>b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</td> <td>x</td> </tr> <tr> <td>c. Average monthly administrative expense of Chapter 13 case</td> <td>Total: Multiply Lines a and b</td> </tr> </table>	a. Projected average monthly Chapter 13 plan payment.		b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x	c. Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b
a. Projected average monthly Chapter 13 plan payment.							
b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x						
c. Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b						
46	<p>Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.</p>						
Subpart D: Total Deductions Allowed under § 707(b)(2)							
47	<p>Total of all deductions allowed under § 707 (b)(2). Enter the total of Lines 33, 41, and 46.</p>						

Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION

48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.
52	<p>Initial presumption determination. Check the applicable box and proceed as directed.</p> <p>The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.</p> <p>The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.</p> <p>The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55).</p>
53	Enter the amount of your total non-priority unsecured debt.
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.
55	<p>Secondary presumption determination. Check the applicable box and proceed as directed.</p> <p>The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.</p> <p>The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.</p>

Part VII: ADDITIONAL EXPENSE CLAIMS

56

Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

Total and enter on Line 56

Part VIII: VERIFICATION

57

I declare under penalty of perjury that the information provided in this statement is true and correct. *(If this is a joint case, both debtors must sign.)*

Date 7-2-07

Signature:

Armenio Mendez
(Debtor)

Date 7-2-07

Signature:

Gonzalo Mendez
(Joint Debtor, if any)

United States Bankruptcy Court
 Eastern District of California
 Sacramento Division

In re: ARMINDA MENDOZA and GONZALO MENDOZA

Case No.

Chapter 7

Last four digits of Social Security No.: 7650
 Debtors 7711

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES
 AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$5,917.73
Average Expenses (from Schedule J, Line 18)	\$5,978.55
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$7,083.88

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$3,986.98
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$0.00
4. Total from Schedule F	\$42,083.36
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$46,070.34

UNITED STATES BANKRUPTCY COURT
Eastern District of California
Sacramento Division

In re:
ARMINDA MENDOZA
Debtor

Chapter 7
Case Number: _____

**DEBTOR'S CERTIFICATION OF COMPLETION OF INSTRUCTIONAL COURSE
CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Every Individual debtor in a chapter 7 or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

☒ I, ARMINDA MENDOZA, the debtor in the above-styled case hereby certify that on Saturday, May 26, 2007 I completed an instructional course in personal financial management provided by HUMMINGBIRD CREDIT COUNSELING AND EDUCATION, INC., an approved personal financial management instruction provider.

Certificate No. : 01356-CAE-CC-001944949

☐ I, ARMINDA MENDOZA, the debtor in the above-styled case, hereby certify that no personal financial management course is required because of:

[Check the appropriate box.]

- ☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);
- ☐ Active military duty in a military combat zone; or
- ☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Date:

7-2-07

Signature:

Arminda Mendoza
ARMINDA MENDOZA

Instructions: Use the form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of the creditors under § 341 of the Bankruptcy Code. In a chapter 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

UNITED STATES BANKRUPTCY COURT
Eastern District of California
Sacramento Division

In re : ARMINDA MENDOZA
 (Debtor)

Case Number: _____
 (if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
 CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]*

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days.

A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Date: 7-2-07

Signature:

Arminda Mendoza
ARMINDA MENDOZA

UNITED STATES BANKRUPTCY COURT
Eastern District of California
Sacramento Division

In re:

GONZALO MENDOZA

Debtor

Chapter 7

Case Number: _____

**DEBTOR'S CERTIFICATION OF COMPLETION OF INSTRUCTIONAL COURSE
CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Every Individual debtor in a chapter 7 or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

☒ I, GONZALO MENDOZA, the debtor in the above-styled case hereby certify that on Saturday, May 26, 2007 I completed an instructional course in personal financial management provided by HUMMINGBIRD CREDIT COUNSELING AND EDUCATION, an approved personal financial management instruction provider.

Certificate No. : 01356-CAE-CC-001944948

☐ I, GONZALO MENDOZA, the debtor in the above-styled case, hereby certify that no personal financial management course is required because of:

[Check the appropriate box.]

- ☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);
- ☐ Active military duty in a military combat zone; or
- ☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Date: 7-2-07

Signature: _____

Gonzalo Mendoza
GONZALO MENDOZA

Instructions: Use the form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of the creditors under § 341 of the Bankruptcy Code. In a chapter 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

UNITED STATES BANKRUPTCY COURT
Eastern District of California
Sacramento Division

In re : GONZALO MENDOZA
 (Debtor)

Case Number: _____
 (if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
 CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]*

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days.

A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Date: 7-2-07

Signature: Gonzalo Mendoza
GONZALO MENDOZA

Case 07-25079 Doc 1 Page 57 of 64
UNITED STATES BANKRUPTCY COURT
Eastern District of California
Sacramento Division

In re:
ARMINDA MENDOZA
GONZALO MENDOZA
Debtors

Chapter 7
Case Number: _____

Disclosure of Compensation of Attorney for Debtor

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

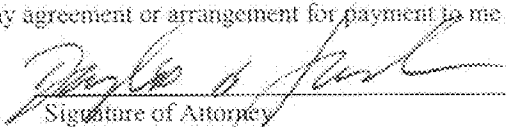
For legal services, I have agreed to accept.....	\$1,500.00
Prior to the filing of this statement I have received.....	\$1,500.00
Balance Due.....	\$0.00

2. The source of the compensation paid to me was:
[X] Debtor [] Other (specify)
3. The source of compensation to be paid to me is:
[X] Debtor [] Other (specify)
4. [X] I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
5. In return for the above fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. Other:
6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Date: 7/2/09



Signature of Attorney

Douglas B. Jacobs

Jacobs, Anderson, Potter & Chaplin

Certificate Number: 01356-CAE-CC-001944949

CERTIFICATE OF COUNSELING

I CERTIFY that on May 26, 2007, at 2:29 o'clock PM EDT.

Arminda Mendoza received from

Hummingbird Credit Counseling and Education, Inc.

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Eastern District of California, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: May 26, 2007

By /s/Eric Shumate

Name Eric Shumate

Title Certified Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 01356-CAE-CC-001944948

CERTIFICATE OF COUNSELING

I CERTIFY that on May 26, 2007, at 2:29 o'clock PM EDT.

Gonzalo Mendoza received from

Hummingbird Credit Counseling and Education, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Eastern District of California, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: May 26, 2007

By /s/Eric Shumate

Name Eric Shumate

Title Certified Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

mendoza



Kelley Blue Book
THE TRUSTED RESOURCE
kbb.com

Se

advertisement

The 2007
Nissan Frontier

Full-sized* toughness

POWER
CARGO
OFF ROAD

NISSAN

Build Your Frontier
Request a Brochure
Locate a Dealer

SHIFT toughness

2006 Nissan Frontier XE King Cab

BLUE BOOK® PRIVATE PARTY VALUE



Condition	Value
Excellent	\$14,555
Good	\$13,635
Fair	\$12,410

Vehicle Highlights

Mileage: 20,000
Engine: 4-Cyl. 2.5 Liter
Transmission: 5 Speed Manual
Drivetrain: 2WD

Selected Equipment

Standard
Power Steering
AM/FM Stereo
Dual Front Air Bags
ABS (4-Wheel)

Blue Book Private Party Value

Private Party Value is what a buyer can expect to pay when buying a used car from a private party. The Private Party Value assumes the vehicle is sold "As Is" and carries no warranty (other than the continuing factory warranty). The final sale price may vary depending on the vehicle's actual condition and local market conditions. This value may also be used to derive Fair Market Value for insurance and vehicle donation purposes.

Vehicle Condition Ratings

Excellent
★★★★★

\$14,555

advertisement

The 2007
Nissan Frontier

REQUEST A BROCHURE

FIRST NAME

LAST NAME

STREET ADDRESS

CITY

STATE ZIP CODE

Privacy Policy

Build your Frontier

Locate a Dealer

NISSAN SHIFT toughness

Close Window

"Excellent" condition means that the vehicle looks new, is in excellent mechanical condition and needs no reconditioning. This vehicle has never had any paint or body work and is free of rust. The vehicle has a clean title history and will pass a smog and safety inspection. The engine compartment is clean, with no fluid leaks and is free of any wear or visible defects. The vehicle also has complete and verifiable service records. Less than 5% of all used vehicles fall into this category.

Good**00000****\$13,635**

"Good" condition means that the vehicle is free of any major defects. This vehicle has a clean title history, the paint, body and interior have only minor (if any) blemishes, and there are no major mechanical problems. There should be little or no rust on this vehicle. The tires match and have substantial tread wear left. A "good" vehicle will need some reconditioning to be sold at retail. Most consumer owned vehicles fall into this category.

Fair**000****\$12,410**

"Fair" condition means that the vehicle has some mechanical or cosmetic defects and needs servicing but is still in reasonable running condition. This vehicle has a clean title history, the paint, body and/or interior need work performed by a professional. The tires may need to be replaced. There may be some repairable rust damage.

Poor**0****N/A**

"Poor" condition means that the vehicle has severe mechanical and/or cosmetic defects and is in poor running condition. The vehicle may have problems that cannot be readily fixed such as a damaged frame or a rusted-through body. A vehicle with a branded title (salvage, flood, etc.) or unsubstantiated mileage is considered "poor." A vehicle in poor condition may require an independent appraisal to determine its value. Kelley Blue Book does not attempt to report a value on a "poor" vehicle because the value of cars in this category varies greatly.

* California 6/2/2007

mendoza



Kelley Blue Book
THE TRUSTED RESOURCE.
kbb.com

advertisement

CAN YOUR NEXT VEHICLE provide built-in hands-free calling?



► OnS

Quick Dealer Price Quote

Search Used Car Listings

Lis

HOME

NEW CARS

USED CARS

COMPARE CARS

REVIEWS & RATINGS

ADVICE

FINANCIAL

Home > Used Cars > 1998 > Ford > Expedition > Sport Utility 4D > Equipment

1998 Ford Expedition Sport Utility 4D

Blue Book Value:

Trade-In

Private Party

Suggested Retail

Photo Gallery:

Photo Gallery

Compare Vehicles: NEW

Top 10 Researched

Select a Vehicle

Reviews

Review

Specifications:

Highlights

Technical Specs

Features

Safety

Shopping Tools

Free CARFAX Record Check

Auto Loan from 6.35% APR

Compare Insurance Rates

Payment Calculator

Extended Warranty Quote

Print For Sale Sign

BUY A USED CAR

on Blue Book Classifieds™

Ford

Expedition

30 Miles or less

ZIP Code 95973

BLUE BOOK³ PRIVATE PARTY VALUE (COMB. 1998)



More Photos

Condition (COMB. 1998) Value

Excellent \$7,905

Good \$7,320

Fair \$6,575

NEXT STEPS:

Search Local Listings

Sell Your SUV

Similar New Vehicles

2007 Ford Expedition

Photos
Pricing

2007 GMC Yukon

Photos
Review
Pricing

More Results »


Vehicle Highlights


SELL YOUR USED CAR
on Blue Book Classifieds™

Reach millions of shoppers on kbb.com, Cars.com, and other popular sites.

Find out more, Click

FIND THE RIGHT CAR
Compare Used vs. New

\$5,000 to \$10,000 

Both New and Used 

SUV 

To View List, Click

View Another Vehicle

Select Year... 

Select Make... 

Select Model... 

Or Search by Category

Or Change ZIP Code

Mileage: 85,000
Engine: V8 4.6 Liter
Transmission: Automatic
Drivetrain: 4WD

 **Estim**
\$ 164 /

Get a Pre
6.35% A

Your Cre

Get a Fre

Selected Equipment**Standard**

XLT
Air Conditioning
Power Steering
Power Windows

Power Door Locks
Tilt Wheel
AM/FM Stereo
Cassette

Change Equipment

Dual Front Air Bags
ABS (4-Wheel)

— a

Blue Book Private Party Value

Private Party Value is what a buyer can expect to pay when buying a used car from a private party. The Private Party Value assumes the vehicle is sold "As Is" and carries no warranty (other than the continuing factory warranty). The final sale price may vary depending on the vehicle's actual condition and local market conditions. This value may also be used to derive Fair Market Value for insurance and vehicle donation purposes.

Vehicle Condition Ratings

Check Vehicle Title History

Excellent

★★★★

\$7,905

"Excellent" condition means that the vehicle looks new, is in excellent mechanical condition and needs no reconditioning. This vehicle has never had any paint or body work and is free of rust. The vehicle has a clean title history and will pass a smog and safety inspection. The engine compartment is clean, with no fluid leaks and is free of any wear or visible defects. The vehicle also has complete and verifiable service records. Less than 5% of all used vehicles fall into this category.

Good

★★★★

\$7,320

"Good" condition means that the vehicle is free of any major defects. This vehicle has a clean title history, the paint, body and interior have only minor (if any) blemishes, and there are no major mechanical problems. There should be little or no rust on this vehicle. The tires match and have substantial tread wear left. A "good" vehicle will need some reconditioning to be sold at retail. Most consumer owned vehicles fall into this category.

Fair

★★★

\$6,575

"Fair" condition means that the vehicle has some mechanical or cosmetic defects and needs servicing but is still in reasonable running condition. This

vehicle has a clean title history, the paint, body and/or interior need work performed by a professional. The tires may need to be replaced. There may be some repairable rust damage.

Poor

**N/A**

"Poor" condition means that the vehicle has severe mechanical and/or cosmetic defects and is in poor running condition. The vehicle may have problems that cannot be readily fixed such as a damaged frame or a rusted-through body. A vehicle with a branded title (salvage, flood, etc.) or unsubstantiated mileage is considered "poor." A vehicle in poor condition may require an independent appraisal to determine its value. Kelley Blue Book does not attempt to report a value on a "poor" vehicle because the value of cars in this category varies greatly.

* California 6/2/2007

Accurate Condition Appraisal

Change Condition

Accurately appraising the condition of a vehicle is an important aspect in determining its Blue Book value. Taking our 16 question condition quiz will ensure you know the correct condition rating.

NEXT STEPS:

[Search Local Listings](#)

[Sell Your SUV](#)

© 2007 Kelley Blue Book Co., Inc. All rights reserved. May-Aug 2007 Edition. The specific information required to determine the value for this particular vehicle was supplied by the person generating this report. Vehicle valuations are opinions and may vary from vehicle to vehicle. Actual valuations will vary based upon market conditions, specifications, vehicle condition or other particular circumstances pertinent to this particular vehicle or the transaction or the parties to the transaction. This report is intended for the individual use of the person generating this report only and shall not be sold or transmitted to another party. Kelley Blue Book assumes no responsibility for errors or omissions. (v.07056)

[About Us](#) : [Careers](#) : [FAQ & Contact Us](#) : [Site Map](#) : [Media Center](#) : [Advertising](#) : [Buy the Book](#)

[Privacy Policy](#) : [Copyright & Trademarks](#)

© 1995-2007 Kelley Blue Book Co., Inc.